

Fill in this information to identify the case:

Debtor 1 Thomas Alvin McCullough

Debtor 2 Cynthia Sue McCullough
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of OH
(State)

Case number 18-bk-30283

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust as
Owner Trustee of the Residential Credit Opportunities Trust V

Name of creditor: _____

Court claim no. (if known): 11-1

Last 4 digits of any number you use to
identify the debtor's account: 2412 _____

Date of payment change:
Must be at least 21 days after date of this notice 04 / 01 / 2018

New total payment: \$ 906.09
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Adjustable rate

Current interest rate: 2.00 % New interest rate: 3.00 %

Current principal and interest payment: \$ 348.86 New principal and interest payment: \$ 401.84

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Thomas Alvin McCullough
First Name Middle Name Last Name

Case number (if known) 18-bk-30283

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Kristin A. Zilberstein
Signature Date 03 /10 /2018

Print: Kristin A. Zilberstein Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company The Law Offices of Michelle Ghidotti

Address 1920 Old Tustin Ave.
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email kzilberstein@ghidottilaw.com



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: (800) 931-2424 Fax: (714) 282-6847

BORROWER	
Thomas A McCullough	
Cynthia S McCullough	
1816 East Dorothy Lane	
Kettering, OH 45429	

ACCOUNT NO.	
STATEMENT DATE	2/27/2018

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
PROJECTIONS FOR COMING YEAR**

This is a statement of your escrow account as of 2/27/2018.

CURRENT PAYMENT INFORMATION	
Contractual Due Date:	3/1/2016
Principal & Interest Payment:	\$ 348.86
Escrow Payment:	\$ 432.26
Current Payment:	\$ 781.12
Escrow Balance:	\$ -

NEW PAYMENT INFORMATION	
Principal and Interest	\$ 401.64
Escrow Payment	\$ 504.45
Shortage	\$ -
Payment Amount	\$ 906.09
Effective Date	4/1/2018

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Beginning required escrow balance is \$2,017.78. Therefore you have a shortage of \$1,032.90.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR		
Month-Year	Payments from Escrow Account	Description
Apr-18	\$ -	
May-18	\$ 1,828.70	Taxes
Jun-18	\$ -	
Jul-18	\$ -	
Aug-18	\$ -	
Sep-18	\$ -	
Oct-18	\$ -	
Nov-18	\$ -	
Dec-18	\$ 1,830.79	Taxes
Jan-19	\$ 2,393.85	Insurance
Feb-19	\$ -	
Mar-19	\$ -	
Total Anticipated Disbursements:	\$ 6,053.34	

We anticipate the total of your coming year escrow invoices to be \$6,053.34. We divided that amount by the number of payments expected during the coming year to obtain your escrow payment.

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)

Kristin A. Zilberstein (SBN 200041)

Jennifer R. Bergh, Esq. (SBN 305219)

LAW OFFICES OF MICHELLE GHIDOTTI

1920 Old Tustin Ave.

Santa Ana, CA 92705

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Fax: (949) 427-2732

mghidotti@ghidottilaw.com

Attorney for Creditor

Wilmington Savings Fund Society, FSB, D/B/A, Christian Trust as Owner Trustee of the
Residentail Credit Opportunities Trust V

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF OHIO – DAYTON DIVISION

In Re:)	CASE NO.: 18-bk-30283
)	
Thomas Alvin McCullough and)	CHAPTER 13
Cynthia Sue McCullough)	
)	CERTIFICATE OF SERVICE
Debtors.)	
)	
)	
)	
)	
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of
eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave.,
Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of
correspondence for mailing with the United States Postal Service; such correspondence would

be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On March 10, 2018 I served the following documents described as:

- PAYMENT CHANGE NOTICE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor Thomas Alvin McCullough Cynthia Sue McCullough 1816 E. Dorothy Lane Dayton, OH 45429	Chapter 13 Trustee Jeffrey M Kellner 131 N Ludlow St Suite 900 Dayton, OH 45402
Debtor's Counsel Richard E West Richard E. West Co., L.P.A. 195 E Central Avenue Springboro, OH 45066	U.S. Trustee Asst US Trustee (Day) Office of the US Trustee 170 North High Street Suite 200 Columbus, OH 43215-2417

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on March 10, 2018 at Santa Ana, California

/s/ Maben May
Maben May